

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW HAMPSHIRE**

UNITED STATES OF AMERICA,)	
)	
Plaintiff,)	Criminal Case No. 20-cr-91-JD-01/02
)	
v.)	18 U.S.C. § 1344
)	18 U.S.C. § 1028A
STEFAN CATALIN BEREANDA and)	18 U.S.C. § 2
ADRIAN DUMITRU REDENCIUC,)	
)	
Defendants.)	
)	

INDICTMENT

The Grand Jury charges:

Introduction and Background

At all times relevant to this Indictment:

1. Claremont Savings Bank (“Claremont”) is a financial institution as defined by Title 18, United States Code, Section 20, the deposits of which are insured by the Federal Deposit Insurance Corporation (“FDIC”).
2. Claremont has numerous automated teller machines, or ATMs, at locations around New Hampshire, including at the Claremont branch located at 145 Broad Street in Claremont; the Washington Street Branch located at 356 Washington Street in Claremont; and at the Tractor Supply located at 419 Main Street in Claremont.
3. An ATM is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions, such as cash withdrawals, deposits, funds transfers, or account information inquiries, at any time and without the need for direct interaction with bank staff. The money stored inside the ATM belongs to the financial institution with which it is

associated. Customers with funds available for withdrawal in one or more accounts may withdraw cash from the ATM, and the financial institution debits the customer's account for the amount withdrawn.

4. Customers using an ATM to perform a financial transaction are typically identified by inserting a plastic ATM card with a magnetic strip into the ATM. The magnetic strip on the card contains several "tracks" of data, including the sixteen-digit account number associated with the card. Customers must then authenticate their identity by entering on the ATM's numeric keypad a unique personal identification number (PIN) associated with their account. The PIN may be stored on the card's magnetic strip, in a chip embedded in the card, or in the issuing financial institution's database. In order to complete an ATM transaction, the user must correctly enter the unique PIN that is linked to the specific account number on the card.

5. A "skimming device" or "skimmer" is an electronic device that can be used to fraudulently obtain account information that is stored on the magnetic strip of ATM cards, credit cards, and debit cards. Once installed in a magnetic card reader, the skimming device captures and stores track data from the magnetic strip of each card that is swiped during an ATM transaction, including the sixteen-digit account number. The presence of the skimming device within the magnetic card reader is typically undetectable by customers using the ATM. The track data captured and stored by a skimming device can later be reprogrammed onto any card with a magnetic strip, such as a debit card, gift card, or hotel key card.

6. Other devices can be used in conjunction with a skimmer to fraudulently obtain the PIN used during an ATM transaction. One such device is a "pin-hole" camera. A pin-hole camera is a small hidden camera that records the keystrokes that are input during an ATM transaction. An

“overlay” is another such device. It rests on top of the ATM’s factory keypad and captures the keystrokes input during an ATM transaction.

COUNTS ONE THROUGH SIX

[Bank fraud, 18 U.S.C. §§ 2 & 1344]

7. Paragraphs 1-6 are re-alleged and incorporated by reference as if set forth fully herein.

8. In or about November 2019, in the District of New Hampshire and elsewhere, the defendants,

**STEFAN CATALIN BEREANDA
and
ADRIAN DUMITRU REDENCIUC,**

being aided and abetted each by the other, did knowingly execute and attempt to execute a scheme and artifice to defraud Claremont and to obtain money and property in the custody and control of Claremont by means of false and fraudulent pretenses, representations and promises.

9. It was a part of the scheme and artifice to defraud that REDENCIUC, on or about November 9, 2019, installed and caused to be installed skimming devices at ATMs at Claremont’s Broad Street branch location.

10. It was further a part of the scheme and artifice to defraud that REDENCIUC, on or about November 9, 2019, installed and caused to be installed a pin-hole camera at ATMs at the Claremont branch location at 145 Broad Street in Claremont, New Hampshire.

11. It was further a part of the scheme and artifice to defraud that REDENCIUC, on or about November 10, 2019, removed the skimming devices from the ATMs at Claremont’s Broad Street branch location.

12. It was further a part of the scheme and artifice to defraud that BEREANDA and REDENCIUC, between on or about November 12, 2019, and on or about November 13, 2019,

visited Claremont ATMs on Broad Street, Washington Street, and Main Street in Claremont, New Hampshire, and made unauthorized withdrawals from customer accounts using information fraudulently obtained through the use of the aforementioned skimming devices.

13. Specifically, on or about the dates charted below, BEREANDA executed and attempted to execute this scheme by making and attempting to make unauthorized withdrawals from the Claremont accounts listed below (each of which were located in New Hampshire), by inserting a card into the ATM that was encoded with fraudulently obtained account information, including the sixteen-digit account number, and impersonating the account holder by entering on the ATM's numeric keypad the fraudulently obtained PIN associated with the account.

Count	Date / Time of Transaction	Transaction Branch Location	Last Four Digits of Account No.	Account Holder	Transaction Amount
1	11/12/2019 2148 HRS	Claremont Savings Bank, 145 Broad Street (Main Office Walk-Up ATM)	7660	E.D.	\$360.00
2	11/13/2019 0037 HRS	Claremont Savings Bank, 145 Broad Street (Main Office Walk-Up ATM)	7600	G.L.	\$500.00
3	11/13/2019 0040 HRS	Claremont Savings Bank, 145 Broad Street (Main Office Walk-Up ATM)	7546	C.G.	\$500.00

14. Further, on or about the dates charted below, REDENCIUC executed and attempted to execute this scheme by making and attempting to make unauthorized withdrawals from the Claremont accounts listed below (each of which were located in New Hampshire), by inserting a card into the ATM that was encoded with fraudulently obtained account information, including the sixteen-digit account number, and impersonating the account holder by entering on the ATM's numeric keypad the fraudulently obtained PIN associated with the account.

Count	Date / Time of Transaction	Transaction Branch Location	Last Four Digits of Account No.	Account Holder	Transaction Amount
4	11/12/2019 2045 HRS	Claremont Savings Bank, 145 Broad Street (Main Office Walk-Up ATM)	1859	M.C.	\$500.00
5	11/13/2019 0022 HRS	Claremont Savings Bank, 145 Broad Street (Main Office Walk-Up ATM)	0221	L.L.	\$500.00
6	11/13/2019 0003 HRS	Claremont Savings Bank, 145 Broad Street (Main Office Walk-Up ATM)	9110	R.C.	\$200.00

All in violation of Title 18, United States Code, Sections 1344 and 2.

COUNTS SEVEN AND EIGHT

[Aggravated Identity Theft, 18 U.S.C. § 1028A]

15. On or about the dates charted below, in the District of New Hampshire and elsewhere, the defendant,

STEFAN CATALIN BEREANDA

during and in relation to the felony violation of bank fraud in violation of Title 18, United States Code, Section 1344, as charged in Counts One through Three of this Indictment, knowingly possessed and used, without lawful authority, means of identification of other persons, specifically, their bank account and pin numbers. BEREANDA used fraudulent debit cards encoded with the bank account numbers of other persons to withdraw or attempt to withdraw funds from their bank accounts, as set forth below:

Count	Date / Time of Transaction	Person Whose Identity was Used	Last 4 Digits of Account Number
7	11/13/2019 0046 HRS	P.M.	3251
8	11/13/2019 0047 HRS	J.B.	8263

All in violation of Title 18, United States Code, Section 1028A.

COUNTS NINE AND TEN

[Aggravated Identity Theft, 18 U.S.C. § 1028A]

16. On or about the dates charted below, in the District of New Hampshire and elsewhere, the defendant,

ADRIAN DUMITRU REDENCIUC

during and in relation to the felony violation of bank fraud in violation of Title 18, United States Code, Section 1344, as charged in Counts Four through Six of this Indictment, knowingly possessed and used, without lawful authority, means of identification of other persons, specifically, their bank account and pin numbers. REDENCIUC used fraudulent debit cards encoded with the bank account numbers of other persons to withdraw or attempt to withdraw funds from their bank accounts, as set forth below:

Count	Date / Time of Transaction	Person Whose Identity was Used	Last 4 Digits of Account Number
9	11/13/2019 0030 HRS	C.L.	7285
10	11/13/2019 0031 HRS	N.O.	8993

All in violation of Title 18, United States Code, Section 1028A.

A TRUE BILL

Date: September 8, 2020

/s/ Grand Jury Foreperson
Grand Jury Foreperson

SCOTT W. MURRAY
United States Attorney

/s/ Kasey A. Weiland
Kasey A. Weiland
Assistant United States Attorney